Case 09-38719 Doc 1 Filed 10/16/09 Entered 10/16/09 12:56:36 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if		, enter Last, F				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)					
All Other Names u and trade names):		Debtor in the	last 8 years	(include ma	rried, maider	All O maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-4062							our digits of Soc re than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN		
Street Address of	,		y, and State):		Stree	t Address of Joi	nt Debtor (No.	& Street, City	, and State):		
3175 W M						_						
Chicago II	L			6	0612							
County of Residen	nce or of th	e Principal Pla	ace of Busin	ess:		Coun	ty of Residence	or of the Prince	cipal Place of I	Business:		
		CO	OK									
Mailing Address of	f Debtor (if	different from	street addre	ess)		Mailin	g Address of Jo	oint Debtor (if	different from s	street address):		
PO BOX 43	624				0642	٦l				60642		
Chicago IL				6	0643	-				60643		
Location of Princip	al Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debtor	r (Form of 0	Organization)	۱	Nature of Bu		Cha	pter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)		
,	ŕ	oint Debtors)	☐ Heath	Care Busine	,		Chapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit				e Asset Real ed in 11 U.S.0			Chapter 9			eign Main Proceeding		
☐ Corporatio	n (includes	s LLC & LLP)	□ Railro		28101 (210	- `	Chapter 11 Chapter 12		☐ Chapter	15 Petition for Recognition		
Partnership				broker			Chapter 13		of a Fore	eign Nonmain Proceeding		
Other (If do above enti			I	nodity Broker ng Bank				Nature o	f Debts (Check	one Box)		
and state t			☐ Other				■ Debts are primarily consumer □ Debts are primarily business					
				Fax-Exempt heck box, if ap			ebts, defined in 101(8) as "incu		deb	ts.		
			☐ Debto	r is a tax-exe	mpt	ir	ndividual primari	ly for a				
				ization under d States Code			ersonal, family, urpose."	or household				
			Rever	nue Code).				Ch	onton 11 Dobt			
		Filing Fee (C	neck one box)				one box		apter 11 Debt			
Filing Fee attac	ched									l in 11 U.S.C. § 101(51D) ined in 11 U.S.C. § 101(51D)		
☐ Filing Fee to be								illali busilless	debior as der	ined iii 11 0.3.0. § 101(31D)		
signed applicat unable to pay f						_				debts (excluding debts owed to		
☐ Filing Fee wavi	ier request	ed (applicable	to chapter	7 individuals	only). Must	Chec	insiders or affliates) are less than \$2,190,000. Check all applicable boxes:					
attach signed a					• /		A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes					
							of creditors, in a					
Statistical/Admir Debtor estimat			ilable for dis	tribution to u	nsecured cra	dtiore				This space is for court use only		
	tes that, af	ter any exemp	t property is	excluded an			es paid, there w	vill be no				
Estimated Number	of Creditors	3				_	П		_			
1-	50- 99	100- 199	200- 999	1,000-	5,001-	10,001 25,000	25,001	50,001	Over			
Estimated Assets	_	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities		\$100,001 to	\$500,001	\$1,000,001	1 \$10,000,001	5 0,000,001	□ \$100,000,001	5 500,000,001	☐ More than			
	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	to \$50	to \$100	to \$500	to \$1billion	\$1 billion			

Case 09-38719 Doc 1 Filed 10/16/09 Entered 10/16/09 12:56:36 B1 (Official Form 1) (1/08) Document Page 2 of 40 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Robinson, Sheila Ann All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jonathan D Parker Jonathan D Parker Dated: 10/16/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of Landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

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П

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Robinson, Sheila Ann

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Sheila Ann Robinson Sheila Ann Robinson

Dated: 10/16/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 10/16/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 10/16/2009

/s/ Sheila Ann Robinson
Sheila Ann Robinson



Sign & Date Here

Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated:

10/16/2009

Sheila Ann Robinson Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cei	rtify under penalty of perjury that the information provided above is true and correct.
5 ,	Sign & Date

PFG Record # 460715 B 1D (Official Form 1, Exh.D)(12/08)

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In re

Sheila Ann Robinson, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOU	INTS SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$6,950	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$4,451	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$8,537	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$78,401	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,587
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,060
TOTALS			\$ 6,950 TOTAL ASSETS	\$ 91,389 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sheila Ann Robinson / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 53,418.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 53,418
State the following:	
Average Income (from Schedule I, Line 16)	\$ 3,587.34
Average Expenses (from Schedule J, Line 18)	\$ 3,060.00

State the following:

Current Monthly Income (from Form 22A Line 12; or,

Form 22B Line 11; or, Form 22C Line 20)

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 8,537.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 78,401.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 78,401.00

\$ 4,995.67

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[x] None				
	Value of Real Pi t also on Summary of So			

PFG Record # 460715 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with TCF. Account number ending 4167		\$ 50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set		\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 100
06. Wearing Apparel		Necessary wearing apparel.		\$ 200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$ 100
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X	DCD (Official Fo		_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		unknown		
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
		BCD (Official Ea) (42/07) Pogo 2 of 2		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCI	HED	OULE B - PERSONAL PROPERTY			
Type of Property	N O N E	Description and Location of Property	C H M	W Debtor's Interest in Property, Without Deducting Any	
25. Autos, Truck, Trailers and other vehicles and accessories.		Santander Consumer USA - 2004 Mazda 6 with 140,000 miles		\$	4,000
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.		sewing machine - debtor sells handbags		\$	500
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$6	6,950

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with TCF. Account number ending 4167	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
Necessary wearing apparen		, ====	Ψ 255
07. Furs and jewelry.	705 00 5/40 4004/ .) ()	0 400	
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	unknown	unknown
25. Autos, Truck, Trailers and other vehicles and accessories.			
Santander Consumer USA - 2004 Mazda 6 with 140,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 4,000
29. Machinery, fixtures, equipment, and supplie used in business.			
sewing machine - debtor sells handbags	735 ILCS 5/12-1001(d)	\$ 500	\$ 500
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Codebtor Claim Unsecured * Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If *Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any *Description of Property (See Instructions Above) C Value of Dates: 2/4/2005 1 Santander Consumer USA 4,451 \$0 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 4,000 8585 N Stemmons Fwy Ste Intention: Reaffirm 524 (c) Dallas TX 75247 *Description: Santander Consumer USA -Acct No.: 30000123652781000 2004 Mazda 6 with 140,000 miles

Total

\$ 4,451

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	C	heck this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
٦	TYPES	OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Cla res	mestic Support Obligations hims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in U.S.C. § 507(a)(1).
		tensions of Credit in an involuntary case aims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wa qua	ages, salaries, and commissions liges, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to alifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original ition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	L	ontributions to employee benefit plans oney owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the seation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
		ertain farmers and fishermen simple states and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	LLI Cla	posits by individuals imposits by individuals imposits for the purchase, lease, or rental of property or services for personal, family, or household use, it were not delivered or provided. 11 U.S.C. § 507(a)(7).
		xes and certain other Debts Owed to Governmental Units xes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	LL Cla	mmitments to maintain the capital of insured depository institution the sased on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (9)
	Cla	aims for death or personal injury while debtor was intoxicated aims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using ohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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Sheila Ann Robinson, Debtor

In re

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	E	mount ntitled to riority
1 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114			Reason: Dates: 2007				\$ 8,537	\$	8,537
Account No.									

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

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\$ 8,537

\$8,537

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	ACS/GCO ED LOAN FUND Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 3436040621			Dates: 2006-2009 Reason: Loan or Tuition for Education				\$ 53,418
2	Arrow Financial Services Bankruptcy Department 21031 Network Pl. Chicago IL 60673-1210 Acct #:			Dates: Reason:				\$ 545

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In re

Sheila Ann Robinson / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
3 Asset Acceptance Bankruptcy Department PO Box 795161 San Antonio TX 78279-5161			Dates: Reason: Deficiency , Repo'd/Surr'd Auto	C			\$ 12,182	
Acct #:								

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

McMahan & Sigunick, Ltd.

216 W. Jackson Blvd., Ste. 450 Chicago IL 60606

Clerk, First Mun Div Doc # 04 M1 155298 50 W. Washington St., Rm. 1001 Chicago IL 60602

4	AT T C/O Asset Acceptance LLC Po Box 2036 Warren MI 48090 Acct #: 28605911	Dates: 2006-2007 Reason: Unknown Credit Extension	\$ 648
5	AT T C/O Cavalry Portfolio SERV 7 Skyline Dr Ste 3 Hawthorne NY 10532 Acct #: 9045591	Dates: 2006-2006 Reason: Collecting for Creditor	\$ 623
6	Bally Total Fitness C/O Asset Acceptance LLC Po Box 2036 Warren MI 48090 Acct #: 36943630	Dates: 2008-2008 Reason: Unknown Credit Extension	\$ 714
7	Checkn GO 238 E 103rd St Chicago IL 60628 Acct #: 1591181	Dates: 2006-2006 Reason: Collecting for Creditor	\$ 250

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sheila Ann Robinson / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim		
238 E 103rd St Chicago IL 60628 Acct #: 1591182			Dates: 2006-2006 Reason: Collecting for Creditor				\$ 250	
9 Comcast Chicago Seconds - 4000 C/O Credit Management LP 4200 International Pkwy Carrollton TX 75007 Acct #: 37723056			Dates: 2008-2008 Reason: Collecting for Creditor				\$ 289	
10 Computer Collection Svc. Corp. Bankruptcy Department 5340 N. Clark St. Chicago IL 60640 Acct #:			Dates: Reason: Credit Extended to Debtor(s)				\$ 600	
11 Directv C/O Allied Interstate INC 435 Ford Rd Ste 800 Minneapolis MN 55426 Acct #: 267555289			Dates: 2009-2009 Reason: Collecting for Creditor				\$ 282	
12 Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374 Acct #: XXXXX4062			Dates: 2009 Reason: Notice Only				\$ 0	
13 Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013 Acct #: XXXXX4062			Dates: 2009 Reason: Notice Only				\$ 0	
14 NCO Financial Systems Bankruptcy Department PO Box 15456 Wilmington DE 19850 Acct #:			Dates: Reason: Credit Card or Credit Use				\$ 1,152	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record # 460715

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Inclu Zip Code and Account Number (See Instructions Above)	ding	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
15 NCO/ASGNE OF SPRINT C/O NCO FIN/22 507 Prudential Rd Horsham PA 19044 Acct #: 19448663				Dates: 2007-2008 Reason: Unknown Credit Extension				\$ 620
16 NCO/ASGNE OF SPRINT C/O NCO FIN/22 507 Prudential Rd Horsham PA 19044 Acct #: 19847989				Dates: 2007-2008 Reason: Unknown Credit Extension				\$ 529
17 Northwestern Memorial Hospital Attn: Bankruptcy Dept. 251 E. Huron St. Chicago IL 60611 Acct #:				Dates: Reason: Medical/Dental Services				\$ 2,912
18 PENN Foster Education Direct C/O Oxford Collection SERV 135 Maxess Rd Ste 2A Melville NY 11747 Acct #: 26998525				Dates: 2007-2007 Reason: Collecting for Creditor				\$ 713
19 PENN Foster School C/O USCB Corporation 101 Harrison St Archbald PA 18403 Acct #: TH30077689				Dates: 2009-2009 Reason: Collecting for Creditor				\$ 793
20 SBC Illinois C/O Allied Interstate INC 435 Ford Rd Ste 800 Minneapolis MN 55426 Acct #: 8059254				Dates: 2004-2004 Reason: Collecting for Creditor				\$ 648
21 <u>Tmobile</u> C/O Enhanced Recovery CORP 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 15013055				Dates: 2008-2009 Reason: Collecting for Creditor				\$ 798

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In re

Sheila Ann Robinson / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
22 <u>T-Mobile</u> C/O Afni, INC. Po Box 3427 Bloomington IL 61702 Acct #: 2034801722			Dates: 2009-2009 Reason: Unknown Credit Extension				\$	435
23 <u>Transunion</u> Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022			Dates: 2009 Reason: Notice Only				\$	0
Acct #: XXXXX4062								

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 78,401.00

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In re

Sheila Ann Robinson, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Sheila Ann Robinson, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE Daughter 20									
Status: Single										
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT								
Occupation:	Sales Representative									
Name of Employer:	A & R Shared Services									
Years Employed										
Employer Address:	101 W. Jefferson 3-110									
City, State, Zip	Springfield, IL 62702	,								

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 5,083.00	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,083.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	,	
a. Payroll Taxes and Social Security	\$ 1,126.44	\$ 0.00
b. Insurance	\$ 132.04	\$ 0.00
c. Union Dues	\$ 33.86	\$ 0.00
d. Other (Specify) Pension:	\$ 203.32	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,495.66	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,587.34	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,587.34	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,58	7.34
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKER PTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	•
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures I	abeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,440.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	, ,
2. Utilities: a. Electricity and Heating Fuel	\$ 230.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 120.00
d. Other Home Phone and Cable Television	\$ -
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 450.00
5. Clothing	\$ 50.00
6. Laundry and Dry Cleaning	\$ 30.00
7. Medical and Dental Expenses	\$ 65.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 160.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 75.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life	·
c. Health	\$-
d. Auto	\$ 110.00
e. Other	\$-
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.
(Specify) Federal or State Tax Repayments, Real Estate Taxes	<u>\$ -</u>
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	\$ -
a. Auto	
b. Reaffirmation Payments c. Other \$-	\$ - \$-
14. Alimony, maintenance and support paid to others	ν- \$-
15. Payments for support of additional dependents not living at your home	<u> </u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$- \$ -
	φ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & PetEyecare, MedsPostage/BankingGLS Repay:Babysitting_Care:	
\$140.00 \$20.00 \$170.00 \$- \$-	\$330.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 3,060.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule	\$ 3,587.34
b. Average monthly expenses from Line 18 above	\$ 3,060.00
c. Monthly net income (a. minus b.)	\$ 527.34
d. Total amount to be paid into plan monthly	\$ 520.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

X Date & Sign 10/16/2009 Dated: /s/ Sheila Ann Robinson Sheila Ann Robinson

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$47,537 2008: \$59,000 2007: \$59,000	employment	
X	Spouse		
	AMOUNT	SOURCE	

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In re

S	TATEMENT OF FI	NANCIAL AFFAIRS	
02. INCOME OTHER THAN FROM	EMPLOYMENT OR OPERATION	N OF BUSINESS:	
the two years immediately preceding	g the commencement of this cases filing under chapter 12 or chapter	mployment, trade, profession, operation of a Give particulars. If a joint petition is filed at 13 must state income for each spouse ved.)	, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE	-	
03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and	nd c.		
services, and other debts to any cre value of all property that constitutes that were made to a creditor on acc an approved nonprofit budgeting ar	editor made within 90 days immed or is affected by such transfer is ount of a domestic support obliga d creditor counseling agency. (M	MER DEBTS: List all payments on loans, i iately proceeding the commencement of the not less than \$600.00. Indicate with an action or as part of an alternative repayment arried debtors filing under chapter 12 or collect, unless the spouses are separated and the sep	his case if the aggregate sterisk (*) any payments t schedule under a plan by hapter 13 must include
Name and Address of Creditor	Dates of	Amount Paid	Amount Still Owing
Santander Consumer USA 8585 N Stemmons Fwy Ste Dallas TX 75247	Payments Monthly	\$ 1,365	\$ 3,086
days immediately preceding the contransfer is not less than \$5,000 (Ma	nmencement of the case if the ag arried debtors filing under chapter	DEBTS: List each payment or other transfe gregate value of all property that constitut 12 or chapter 13 must include payments uses are separated and a joint petition is	tes or is affected by such and other transfers by each
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

Asset Acceptance

October 2009

15% of gross wages

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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In re

Sheila Ann Robinson, Debtor

of Property

	OTATEMENT OF THAT	NCIAL AFFAIRS	
06. ASSIGNMENTS AND F	RECEIVERSHIPS:		
• •	at of property for the benefit of creditors made wit		-
,	g under chapter 12 or chapter 13 must include a		spouses whether or not a join
petition is filed, unless the s	spouses are separated and a joint petition is not	med.)	
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
	as been in the hands of a custodian, receiver, or tent of this case. (Married debtors filing under ch		
•	pouses whether or not a joint petition is filed, unle	·	•
Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property
or custoural			
07. GIFTS:			
07. GIFTS:	ontributions made within one year immediately pr	eceding the commencement of t	his case except ordinary and
07. GIFTS: List all gifts or charitable co	ontributions made within one year immediately pr ers aggregating less than \$200 in value per indivi	_	
07. GIFTS: List all gifts or charitable cousual gifts to family member than \$100 per recipient. (M	ers aggregating less than \$200 in value per indivi arried debtors filing under chapter 12 or chapter	dual family member and charital 13 must include gifts or contribu	ole contributions aggregating
07. GIFTS: List all gifts or charitable cousual gifts to family members than \$100 per recipient. (M	ers aggregating less than \$200 in value per indivi	dual family member and charital 13 must include gifts or contribu	ole contributions aggregating
07. GIFTS: List all gifts or charitable cousual gifts to family member than \$100 per recipient. (M whether or not a joint petition)	ers aggregating less than \$200 in value per indivi- arried debtors filing under chapter 12 or chapter on is filed, unless the spouses are separated and	dual family member and charital 13 must include gifts or contribu	ole contributions aggregating
07. GIFTS: List all gifts or charitable cousual gifts to family members than \$100 per recipient. (M	ers aggregating less than \$200 in value per indivi- arried debtors filing under chapter 12 or chapter on is filed, unless the spouses are separated and	dual family member and charital 13 must include gifts or contribu I a joint petition is not filed.)	ole contributions aggregating tions by either or both spouse

Loss

Part by Insurance, Give Particulars

Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

Sheila Ann Robinson, Debtor

3	IATEWENT OF F	INANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEB	COLINSELING OD BANKDU	DTCV·	
09. PATIMENTS RELATED TO DEB	I COUNSELING OR BANKRO	PICI.	
	under the bankruptcy law or pr	e debtor to any persons, including atto reparation of a petition in bankruptcy v	-
Name and		Date of Payment,	Amount of Money or
Address of Payon		Name of Payer if Other Than Debtor	Description and Value of Property
of Payee Law Offices of Peter		Other Man Debtor	Payment/Value:
Francis Geraci			3,500.00. \$0 paid prior t
55 E Monroe St			filing, balance through th
Suite#3400			plan
Chicago,IL 60603			
a petition in bankruptcy within 1 year Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		2009	\$50.00
10. OTHER TRANSFERS			
transferred either absolutely or as se	curity with two (2) years immed must include transfers by either	nary course of the business or financial diately preceding the commencement or both spouses whether or not a jo	of this case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship to Debtor	Date	Transferred and Value Received	
to Debtoi	Date	value (Neceived	_
10b. List all property transferred by the trust or similar device of which the de		immediately preceding the commence	ement of this case to a self-settled
Name of	Date(s)	Amount and Date	

Transfer(s)

other Device

Closing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

STATEMENT	OF FINANCI	AL AFEAIDS
SIAIFMENI	CH FINANCI	AI AFFAIRS

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

STA	TEMENT	OF FIN	JANCIAL	AFFAIRS
JIA		OF FI	MAINCIAL	AFFAIRO

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

. Name Dates of Address Used Occupancy

1646 S Mannheim Rd Westchester IL 60154-4319 Same FROM 10/2006 To 7/2007

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

		TATEMENT OF FIN		
		every site for which the debtor prov unit to which the notice was sent a	ided notice to a governmental unit of nd the date of the notice.	f a release of Hazardous
	Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
d	-		s or orders, under any Environmenta nental unit that is or was a party to th	
			Status of	
a e p ir	ending dates of all businesses in was partnership, sole proprietor, or was mmediately preceding the commer	he names, addresses, taxpayer ide hich the debtor was an officer, direct self-employed in a trade, professio	Disposition entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
e p ir v	Governmental Unit 8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the end of the	Number ME OF BUSINESS the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case, addresses, taxpayer identication the debtor was a partner or own.	Disposition entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and
a e p in w u lite e (()	Governmental Unit 8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending dates of all businesses in whost the ending six (6) years immediately preceding the ending dates of all businesses in whost debtor is a corporation, list the	Number ME OF BUSINESS the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case and the debtor was a partner or ow the commencement of this case. The names, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.	Disposition entification numbers, nature of the bustor, partner, or managing executive n, or other activity either full- or partedebtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
a e p iiii w (()	Governmental Unit 8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending the commer within six (6) years immediately preceding the ending dates of all businesses in whost the debtor is a corporation, list the ending dates of all businesses in whost the ending dates of all businesses in whost dates of all businesses in whoth dates of all businesses i	Number ME OF BUSINESS the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case and the debtor was a partner or ow the commencement of this case. The names, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.	Disposition entification numbers, nature of the bustor, partner, or managing executive in, or other activity either full- or partle debtor owned 5 percent or more of case. diffication numbers, nature of the busined 5 percent or more of the voting diffication numbers, nature of the busined 5 percent or more of the busined 5 per	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

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In re

Sheila Ann Robinson, Debtor

Address

	STATEMENT OF FIN	TAITUIAL AI I AIILU
has been, within six years imme executive, or owner of more tha	ediately preceding the commencement n 5 percent of the voting or equity sections.	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, or or other activity, either full- or part-time.
	ceding the commencement of this cas	ment only if the debtor is or has been in business, as defined a e. A debtor who has not been in business within those six year
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account		iately preceding the filing of this bankruptcy case kept or super
Name	Dates Services	
and Address	Rendered	
	who within two (2) years immediately ed a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the bo
Name	Address	Rendered
19c. List all firms or individuals	who at the time of the commencement	of this case were in possession of the books of account and re
	s of account and records are not availa	
Name	Address	
19d. List all financial institutions	, creditors and other parties, including	mercantile and trade agencies, to whom a financial statement
issued by the debtor within two	(2) years immediately preceding the co	ommencement of this case.
isoded by the debtor within two	(=)) carecaratery proceduring are ex	

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Issued

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In re

	STATEMENT OF FIN	ANUIAL AI I AINO	
20. INVENTORIES			
List the dates of the last tw the dollar amount and basis	o inventories taken of your property, the names of each inventory.	ne of the person who supervised th	ne taking of each inventory,
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addre Date of Inventory	ss of the person having possession of the re Name and Addresses of Custodian of Inventory Records	cords of each of the inventories re	ported in a., above.
and a design to a partition	ship, list nature and percentage of interest of	Taran member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
and Address 21b. If the debtor is a corpo	of Interest	Interest pration; and each stockholder who	directly or indirectly owns,
and Address 21b. If the debtor is a corporation controls, or holds 5% or more	of Interest	Interest pration; and each stockholder who rporation.	directly or indirectly owns,
and Address 21b. If the debtor is a corpo	of Interest	Interest pration; and each stockholder who	directly or indirectly owns,
and Address 21b. If the debtor is a corporation controls, or holds 5% or more and Address	of Interest pration, list all officers & directors of the corpore of the voting or equity securities of the co	Interest Diration; and each stockholder who reporation. Nature and Percentage of Stock Ownership	directly or indirectly owns,
and Address 21b. If the debtor is a corporation of holds 5% or more and Address 22. FORMER PARTNERS	of Interest oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting or Equity securities of the corpore of the voting of the corpore of the voting of the voting of the corpore of the voting of th	Interest Dration; and each stockholder who reporation. Nature and Percentage of Stock Ownership DLDERS:	
and Address 21b. If the debtor is a corporation of holds 5% or more and Address 22. FORMER PARTNERS	of Interest oration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting or equity securities of the control of the voting of the voting or equity securities of the control of the voting of th	Interest Dration; and each stockholder who reporation. Nature and Percentage of Stock Ownership DLDERS:	

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In re

	STATEMENT OF FIN	AITOIAE AI I AIITO	
22b. If the debtor is a corporati	on, list all officers, or directors whose rel	ationship with the corporation terminated withir	n one (1) year
immediately preceding the com	nmencement of this case.		
Name	<u>.</u>	Date of	
and Address	Title	Termination	
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including ner perquisite during one year immediately pre-	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
· ·	st the name and federal taxpayer identifi	cation number of the parent corporation of any thin six (6) years immediately preceding the co	•
If the debtor is a corporation, lie for tax purposes of which the d	st the name and federal taxpayer identifi		•
If the debtor is a corporation, lie for tax purposes of which the d case.	st the name and federal taxpayer identifi ebtor has been a member at any time w		•
If the debtor is a corporation, lie for tax purposes of which the d case. Name of	st the name and federal taxpayer identifi ebtor has been a member at any time w Taxpayer		•
If the debtor is a corporation, listor tax purposes of which the dicase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN) I, list the name and federal taxpayer iden		the debtor, as ar
If the debtor is a corporation, listor tax purposes of which the dicase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN) I, list the name and federal taxpayer iden	thin six (6) years immediately preceding the co	the debtor, as ar

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 10/16/2009 /s/ Sheila Ann Robinson X Date

Sheila Ann Robinson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

Bankruptcy Docket #:

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1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	:	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,500
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$0
The Filing Fee has been paid.	Balance Due	\$3,500
The source of the compensation paid to me was:		

2.

Debtor(s)		ther:	(specify
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The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Jonathan D Parker 10/16/2009 Dated:

Attorney Name: Jonathan D Parker LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: IL 6297378

Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sheila Ann Robinson, Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/16/2009

/s/ Sheila Ann Robinson
Sheila Ann Robinson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Sheila Ann Robinson Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 10/16/2009 /s/ Sheila Ann Robinson

Sheila Ann Robinson

~

Sign & Date Here



Sign & Date Here

Dated: 10/16/2009 /s/ Jonathan D Parker

Attorney: Jonathan D Parker Bar No: IL 6297378

PFG Record # 460715